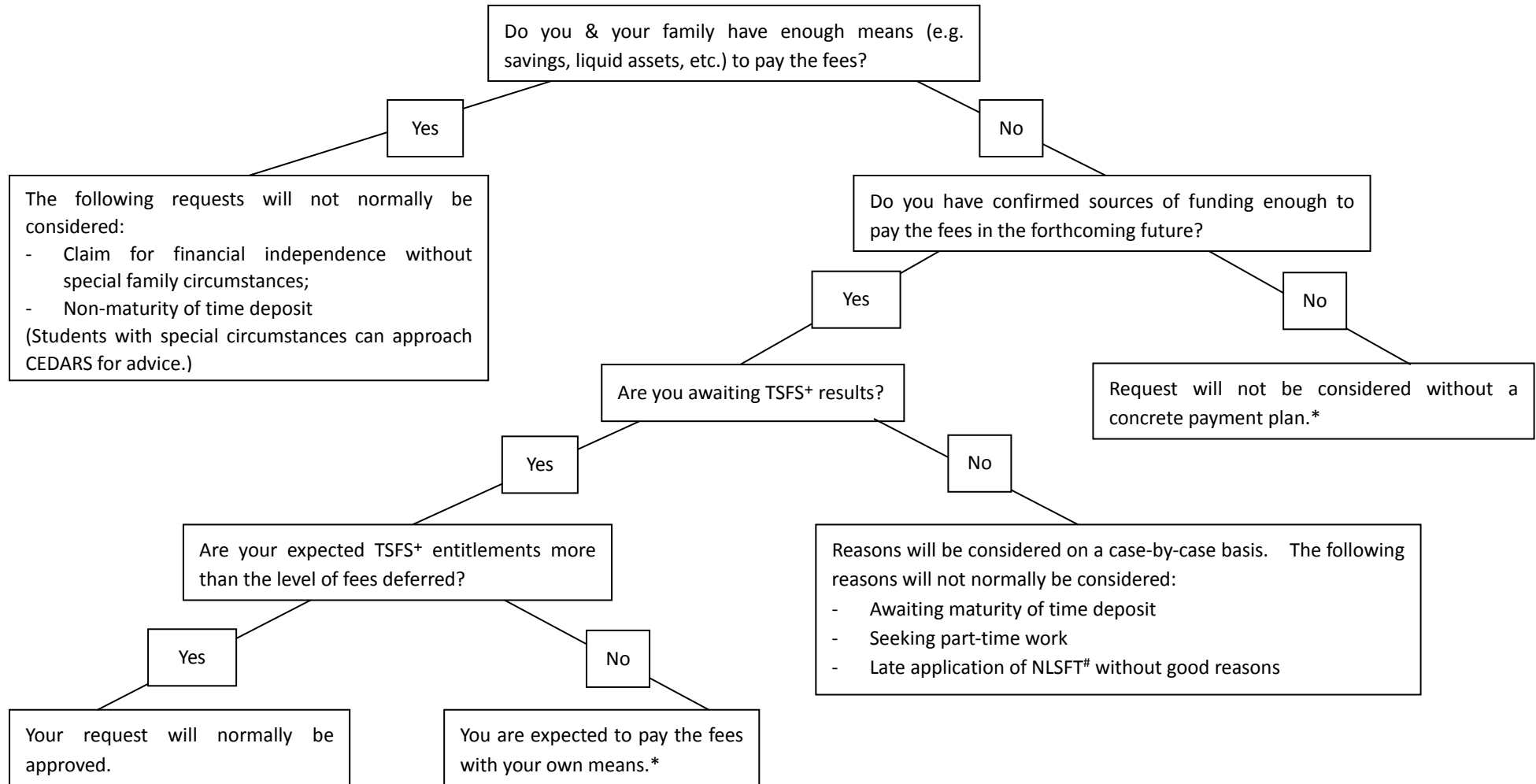


**Guideline on Assessment Criteria for Deferred Payment of Fees**



\* Students with financial difficulties & budgeting problem can approach CEDARS for advice.

+ TSFS – Tertiary Student Finance Scheme

# NLSFT – Non-means-tested Loan Scheme for Full-time Tertiary Students

- Notes :
- 1) Applicants may be invited for interview to clarify their situation.
  - 2) For students pursuing part-time or non-UGC funded programmes:
    - a) There is no provision for students of certain programmes to defer payment of fees as advised by the respective Faculties. Please check with CEDARS on the eligibility of your programme.
    - b) The focus of our assessment is on the unexpected changes in your financial circumstances. Regular and foreseeable expenses such as mortgage payment, contribution to the family, tax payments will NOT be considered as valid justifications for the application for deferred payment of fees.